



STATE OF WEST VIRGINIA  
OFFICE OF THE ATTORNEY GENERAL  
DARRELL V. MCGRAW, JR.  
CONSUMER PROTECTION DIVISION  
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# Press Release

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FOR IMMEDIATE RELEASE

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**ATTORNEY GENERAL DARRELL V. MCGRAW, JR.  
SECURES AGREEMENTS WITH THREE LENDERS TO  
RESOLVE COMPLAINTS OF CONSUMERS VICTIMIZED  
BY FORMER KIRBY DISTRIBUTOR KEIS WHITLEY**

In the summer of 2003, Harold T. McVey of Beaver decided that he could no longer participate in a scheme designed to defraud West Virginia consumers. As a result, he ended his two-week employment as a telemarketer for Keis Whitley, a former Beckley-based distributor of Kirby vacuum cleaners. But McVey went one step further--he reported the practices of Whitley to Attorney General McGraw's Consumer Protection Division. The actions of McVey, and two other former Whitley employees who later came forward, led to the termination of Whitley's Kirby distributorship and also prompted an investigation by McGraw that brought relief to numerous aggrieved West Virginia consumers.

Today McGraw's office announced agreements with three of Whitley's former lenders that resulted in \$51,357.80 in cash refunds, debt cancellation, and value received for 63 West Virginia consumers. These companies are Preferred Credit, Inc., of St. Cloud, Minnesota; United Consumer Financial Services Company of Westlake, Ohio; and MAJR Financial Corporation, of Lakewood, Colorado.

After following up on the allegations of McVey and other former Whitley employees, the Attorney General determined that Whitley was running a fraudulent prize promotion scheme. Specifically, Whitley would cold call consumers to ask if they would like to be entered into a sweepstakes contest to win \$1,000 worth of groceries. If the consumer agreed to enter the contest, Whitley's telemarketers would obtain the consumer's name, address, and telephone number. Instead of entering the consumers into a contest, Whitley's telemarketers would call the consumers again and tell them that they had won a free carpet shampoo.

The true objective of Whitley's call was to gain access to the consumer's home to make a high-pressure sales presentation to purchase a Kirby vacuum cleaner. Subsequently, McVey discovered that the drawing for \$1,000 worth of groceries never happened and that the drawing entry cards were thrown away.

Attorney General McGraw stated: "The actions of Mr. McVey and others prove again that one person can put a stop to consumer fraud by reporting wrongdoing to the proper authority. I also wish to commend the Kirby Company for the prompt action it took after we brought Whitley's fraudulent practices to its attention, and the lenders, United Consumer Financial Services Company, Preferred Credit, Inc., and MAJR Financial Corporation for granting our request to resolve the complaints of West Virginia consumers aggrieved by the practices of Whitley."

Any persons wishing to file a complaint about a consumer matter or to alert the Attorney General about unfair or deceptive practices may do so by calling the Consumer Protection Hot Line, 1-800-368-8808 or by downloading a complaint form from the consumer web page.

To print complaint form click here. [\*Complaint Form\*](#)

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